

# INCOME STATEMENT

Rupees  
Thousands

|  | CURRENT PERIOD                      | PREVIOUS PERIOD                     |
|--|-------------------------------------|-------------------------------------|
|  | 01/01/18 to 30/09/18<br>(Unaudited) | 01/01/17 to 30/09/17<br>(Unaudited) |
| Interest income  | 2,366,791                           | 2,241,727                           |
| Interest expenses  | 637,704                             | 589,268                             |
| <b>Net interest income</b>                                     | <b>1,729,087</b>                    | <b>1,652,459</b>                    |
| Fee and commission income                                      | 662,474                             | 665,127                             |
| Fee and commission expenses                                    | 12,947                              | 15,546                              |
| <b>Net fee and commission income</b>                           | <b>649,527</b>                      | <b>649,581</b>                      |
| <b>Net Interest, fee and commission income</b>                 | <b>2,378,614</b>                    | <b>2,302,040</b>                    |
| Net gain/(loss) from trading                                   | 479,680                             | 244,666                             |
| Net gain/(loss) from financial investments                     |                                     |                                     |
| Other operating income (net)                                   | 687,152                             | 760,972                             |
| <b>Total operating income</b>                                  | <b>3,545,446</b>                    | <b>3,307,677</b>                    |
| Less : Impairment Charge/(reversal) for loans and other losses | 66,313                              | (15,498)                            |
| Net operating income   | 3,479,133                           | 3,323,175                           |
| <b>Less: Operating Expenses</b>                                |                                     |                                     |
| Personnel expenses   | 486,909                             | 527,330                             |
| Depreciation   | 77,013                              | 70,870                              |
| Other expenses   | 488,684                             | 588,458                             |
| <b>Operating profit/(loss) before value added tax (VAT)</b>    | <b>2,426,527</b>                    | <b>2,136,518</b>                    |
| Less: Value added tax (VAT) on financial services              | 407,640                             | 285,024                             |
| <b>Operating profit/(loss) after value added tax (VAT)</b>     | <b>2,018,887</b>                    | <b>1,851,494</b>                    |
| Share of profits of associates and joint ventures              | -                                   | -                                   |
| <b>Profit/(loss) before tax</b>                                | <b>2,018,887</b>                    | <b>1,851,494</b>                    |
| Less : Tax expenses  | 721,567                             | 620,650                             |
| <b>Profit/(loss) for the year</b>                              | <b>1,297,320</b>                    | <b>1,230,844</b>                    |
| <b>Profit attributable to:</b>                                 |                                     |                                     |
| Owners of the parent   | 1,297,320                           | 1,230,844                           |
| Non-controlling interests                                      | -                                   | -                                   |
|  | 1,297,320                           | 1,230,844                           |
| Earnings per share on profit                                   | -                                   | -                                   |

# STATEMENT OF CASH FLOWS

Rupees  
Thousands

|  | CURRENT PERIOD          | PREVIOUS PERIOD       |
|--|-------------------------|-----------------------|
|  | 30/09/18<br>(Unaudited) | 31/12/17<br>(Audited) |
| <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>                                  |                         |                       |
| Interest & commission receipts   | 3,029,265               | 3,606,050             |
| Interest & commission payments   | (650,651)               | (803,614)             |
| Receipts from other Operating Activities                                     | 1,057,584               | 839,363               |
| Cash Payment to Employees.   | (486,909)               | (696,948)             |
| Other Overhead Expenses  | (896,324)               | (1,112,730)           |
| <b>Operating Profit before changes in Operating Assets &amp; Liabilities</b> | <b>2,052,965</b>        | <b>1,832,121</b>      |
| <b>(Increase)/Decrease in Operating Assets</b>                               |                         |                       |
| Loans and receivables to other customers and banks                           | (2,234,866)             | (2,581,718)           |
| Net proceeds from Sale, Maturity, and Purchases of Financial Investments     | (9,095,116)             | 4,606,781             |
| Deposits held for regulatory purposes  | (579,527)               | (573,397)             |
| Placements with Bank   | 1,381,434               | (1,040,944)           |
| Other Assets   | (899,961)               | 73,977                |
|  | (11,428,035)            | 484,699               |
| <b>Increase/(Decrease) in Operating Liabilities</b>                          |                         |                       |
| Deposits from Customers and Banks  | 9,424,781               | 182,682               |
| Other Borrowings   | (164,915)               | (178,504)             |
| Other Liabilities  | 399,542                 | 181,646               |
| <b>Net Cash Generated from/(used in) Operating Activities before taxes.</b>  | <b>284,337</b>          | <b>2,502,644</b>      |
| Income Tax Paid  | (433,340)               | (607,546)             |
| <b>Net Cash Generated from/(used in) Operating Activities</b>                | <b>(149,003)</b>        | <b>1,895,098</b>      |
| <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>                                  |                         |                       |
| Purchase of Property, Plant & Equipment                                      | (13,643)                | (51,825)              |
| Proceeds from Sale of Property, Plant & Equipment                            | -                       | 333                   |
| <b>Net Cash used in Investing Activities</b>                                 | <b>(13,643)</b>         | <b>(51,492)</b>       |
| <b>CASH FLOWS FROM FINANCING ACTIVITIES</b>                                  |                         |                       |
| Effect of Currency Translation   | 293,765                 | 60,821                |
| Profit remittance to Head Office   | -                       | -                     |
| <b>Net Cash Generated from/(used in) Financing Activities</b>                | <b>293,765</b>          | <b>60,821</b>         |
| <b>Net Increase/(Decrease) in Cash &amp; Cash Equivalents</b>                | <b>131,119</b>          | <b>1,904,427</b>      |
| Cash & Cash Equivalents at the Beginning of the Year                         | 4,083,299               | 2,178,872             |
| Cash & Cash Equivalents at the End of the Year                               | 4,214,418               | 4,083,299             |
| <b>Reconciliation of Cash &amp; Cash Equivalents</b>                         |                         |                       |
| Cash in hand   | 973,530                 | 925,896               |
| Balances with banks  | 3,156,487               | 2,987,698             |
| Money at call and short notice   | 84,401                  | 169,706               |
|  | <b>4,214,418</b>        | <b>4,083,299</b>      |

## STATEMENT OF COMPREHENSIVE INCOME

|   | CURRENT PERIOD                           | PREVIOUS PERIOD                          |
|---|--|--|
|   | From 01/01/18 to 30/09/18<br>(Unaudited) | From 01/01/17 to 30/09/17<br>(Unaudited) |
| <b>Profit/(loss) for the year</b>   | <b>1,297,320</b>                         | <b>1,230,844</b>                         |
| <b>Other comprehensive income, net of tax</b>                                 |  |  |
| Net actuarial gains/(losses) on defined benefit plans                         | -  | -  |
| Net change in fair value on available-for-sale financial assets               | (42,935)                                 | 9,244                                    |
| Effects of Currency Transalation  | 293,765                                  | 29,628                                   |
| Net amount transferd to profit or loss on available-for-sale financial assets | -  | -  |
| <b>Other comprehensive income for the year, net of taxes</b>                  | <b>250,830</b>                           | <b>38,872</b>                            |
| <b>Total comprehensive income for the year</b>                                | <b>1,548,150</b>                         | <b>1,269,716</b>                         |
| <b>Attributable to:</b>   |  |  |
| Owners of the parent  | 1,548,150                                | 1,269,716                                |
| Non-controlling interests   | -  | -  |

## STATEMENT OF FINANCIAL POSITION

|   | CURRENT PERIOD                | PREVIOUS PERIOD             |
|---|-------------------------------|-----------------------------|
|   | As at 30/09/18<br>(Unaudited) | As at 31/12/17<br>(Audited) |
| <b>Assets</b>                                 |                               |                             |
| Cash and cash equivalents                     | 4,214,418                     | 4,083,299                   |
| Balances with central banks                   | 1,462,241                     | 882,714                     |
| Placements with banks                         | 9,657,370                     | 11,038,804                  |
| Derivative financial instruments              | 1,572,220                     | 709,248                     |
| Other financial assets held-for-trading       | 8,474,525                     | 1,704,504                   |
| Loans and receivables to banks                | -                             | -                           |
| Loans and receivables to other customers      | 17,456,849                    | 15,221,983                  |
| Financial investments – Available-for-sale    | 7,520,443                     | 5,195,349                   |
| Property, plant and equipment                 | 248,545                       | 311,915                     |
| Deferred tax assets                           | 14,514                        | 14,514                      |
| Other assets                                  | 869,806                       | 356,476                     |
| <b>Total assets</b>                           | <b>51,490,931</b>             | <b>39,518,806</b>           |
| <b>Liabilities</b>                            |                               |                             |
| Due to banks                                  | 7,145,693                     | 4,868,953                   |
| Derivative financial instruments              | 1,228,787                     | 583,918                     |
| Due to other customers                        | 26,622,298                    | 19,474,257                  |
| Other borrowings                              | 56,047                        | 220,961                     |
| Current tax liabilities                       | 1,407,432                     | 642,865                     |
| Other liabilities                             | 882,949                       | 1,128,276                   |
| <b>Total liabilities</b>                      | <b>37,343,206</b>             | <b>26,919,230</b>           |
| <b>Equity</b>                                 |                               |                             |
| Stated capital/Assigned capital               | 1,524,250                     | 1,524,250                   |
| Statutory reserve fund                        | 680,794                       | 680,794                     |
| Retained earnings                             | 10,799,206                    | 9,501,888                   |
| Other reserves                                | 1,143,475                     | 892,645                     |
| <b>Total equity</b>                           | <b>14,147,725</b>             | <b>12,599,576</b>           |
| <b>Total equity and liabilities</b>           | <b>51,490,931</b>             | <b>39,518,806</b>           |
| <b>Contingent liabilities and commitments</b> | <b>89,966,356</b>             | <b>77,550,722</b>           |
| <b>Memorandum information</b>                 |                               |                             |
| Number of employees                           | 83                            | 85                          |
| Number of branches                            | 1                             | 1                           |

## CERTIFICATION:

We, the undersigned, being the Chief Executive officer and the Chief Financial Officer of Citi Bank certify jointly that:-

- (a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka;
- (b) the information contained in these statements have been extracted from the unaudited financial statements of the bank unless indicated as audited.

Signed:

Ravin Basnayake (Sgd.)

Citi Country Officer

Date: 30/11/18

Signed:

Asanga de Silva (Sgd.)

Chief Financial Officer

Date: 30/11/18

# CITIGROUP - SUMMARY OF SELECTED FINANCIAL DATA

(In millions of dollars, except per-share amounts, ratios and direct staff)

|  | CURRENT PERIOD<br>Nine Months<br>2018<br>(Unaudited) | PREVIOUS PERIOD<br>Nine Months<br>2017<br>(Unaudited) |
|--|--|---|
| Revenues, net of interest expense  | \$ 55,730  | \$ 54,940   |
| Operating expenses   | 31,948   | 31,900  |
| Provisions for credit losses and for benefits and claims                             | 5,643  | 5,378   |
| Income from continuing operations before income taxes                                | \$ 18,139  | \$ 17,662   |
| Citigroup's net income   | \$ 13,732  | \$ 12,095   |
| <b>Earnings per share</b>  |  |   |
| <b>Diluted</b>   |  |   |
| Income from continuing operations  | \$ 5.04  | \$ 4.05   |
| Net income   | 5.04   | 4.05  |
| <b>Shares (in millions):</b>   |  |   |
| Weighted average common shares outstanding (in millions)                             | 2,524.1  | 2,729.3   |
| Adjusted weighted average common shares outstanding (in millions)                    | 2,525.5  | 2,729.5   |
|  | CURRENT PERIOD<br>3Q<br>2018<br>(Unaudited)          | PREVIOUS PERIOD<br>3Q<br>2017<br>(Unaudited)          |
| <b>Basel III ratios—full implementation and Performance metrics (1)(3)</b>           |  |   |
| Common Equity Tier 1 Capital (4)   | 11.73%   | 12.98%  |
| Tier 1 Capital (4)   | 13.36  | 14.61   |
| Total Capital(4)   | 15.98  | 16.95   |
| Supplementary Leverage ratio   | 6.50   | 7.11  |
| Return on average common stockholders' equity(1)(2)                                  | 9.6  | 7.3   |
| <b>Balance Sheet Data (In millions of dollars, except per-share amounts, ratios)</b> |  |   |
| Total assets   | \$ 1,925,165   | \$ 1,889,133  |
| Total deposits   | 1,005,176  | 964,038   |
| Total Citigroup stockholders' equity (1)   | 197,004  | 227,634   |
| Book value per common share (1)  | \$ 72.88   | \$ 78.81  |
| Tangible book value (TBV) per share (1)  | 61.91  | 68.55   |

- The third quarter and nine months of 2018 reflect the impact of Tax Reform. For additional information on Tax Reform, including the impact on Citi's fourth quarter and full-year 2017 results, see Citi's 2017 Annual Report on Form 10-K.
- The return on average common stockholders' equity is calculated using net income less preferred stock dividends divided by average common stockholders' equity. The return on average total Citigroup stockholders' equity is calculated using net income divided by average Citigroup stockholders' equity.
- Citi's risk-based capital and leverage ratios as of September 30, 2017 are non-GAAP financial measures, which reflect full implementation of regulatory capital adjustments and deductions prior to the effective date of January 1, 2018.
- Citi's reportable Common Equity Tier 1 (CET1) Capital and Tier 1 Capital ratios were the lower derived under the U.S. Basel III Standardized Approach and Citi's reportable Total Capital ratios were derived under the U.S. Basel III Advanced Approaches for both periods presented. This reflects the U.S. Basel III requirement to report the lower of risk-based capital ratios under both the Standardized Approach and Advanced Approaches in accordance with the Collins Amendment of the Dodd-Frank Act. Supplementary Citigroup information has been extracted from interim financials available on [www.citigroup.com/citi/investor/sec.htm](http://www.citigroup.com/citi/investor/sec.htm)

STATEMENT OF CHANGES IN EQUITY AND RESERVES

Rupees  
Thousands

|   | Stated capital/Assigned capital |                            |                  | Reserves               |                         |                                |                            |                               | Total      | Non-Controlling Interest | Total Equity |                   |
|---|---------------------------------|----------------------------|------------------|------------------------|-------------------------|--------------------------------|----------------------------|-------------------------------|------------|--------------------------|--------------|-------------------|
|   | Ordinary Voting Shares          | Ordinary Non-voting Shares | Assigned Capital | Statutory Reserve Fund | Investment Fund Account | Exchange Equallization Account | Available for Sale Reserve | Exchange Equalization Reserve |            |                          |              | Retained Earnings |
| Balance as at 01/01/18 (Opening balance)                        | -                               | -                          | 1,524,250        | 680,794                | -                       | 5,170                          | 26,697                     | 860,778                       | 9,501,887  | 12,599,575               | -            | 12,599,575        |
| Total comprehensive income for the year                         |                                 |                            |                  |                        |                         |                                |                            |                               |            |                          |              |                   |
| Profit/(loss) for the year                                      | -                               | -                          | -                | -                      | -                       | -                              | -                          | -                             | 1,297,320  | 1,297,320                | -            | 1,297,320         |
| Other comprehensive income                                      | -                               | -                          | -                | -                      | -                       | -                              | (42,935 )                  | 293,765                       | -          | 250,830                  | -            | 250,830           |
| Total comprehensive income for the year                         | -                               | -                          | -                | -                      | -                       | -                              | (42,935 )                  | 293,765                       | 1,297,320  | 1,548,150                | -            | 1,548,150         |
| Transactions with equity holders, recognised directly in equity |                                 |                            |                  |                        |                         |                                |                            |                               |            |                          |              |                   |
| Profit Transferred to head office                               | -                               | -                          | -                | -                      | -                       | -                              | -                          | -                             | -          | -                        | -            | -                 |
| Transfers to reserves during the period                         | -                               | -                          | -                | -                      | -                       | -                              | -                          | -                             | -          | -                        | -            | -                 |
| Transfers From reserves during the period                       | -                               | -                          | -                | -                      | -                       | -                              | -                          | -                             | -          | -                        | -            | -                 |
| Balance as at 30/09/18 (Closing balance)                        | -                               | -                          | 1,524,250        | 680,794                | -                       | 5,170                          | (16,238 )                  | 1,154,543                     | 10,799,206 | 14,147,726               | -            | 14,147,726        |

# NOTES TO THE FINANCIAL STATEMENT

Rupees  
Thousands

|  | CURRENT PERIOD                | PREVIOUS PERIOD             |
|--|-------------------------------|-----------------------------|
|  | As at 30/09/18<br>(Unaudited) | As at 31/12/17<br>(Audited) |
| <b>1) Loans and Receivables to Other Customers</b>                             |                               |                             |
| Gross loans and receivables  | 17,551,812                    | 15,250,633                  |
| (Less): Individual impairment  |                               |                             |
| Collective impairment  | (94,963)                      | (28,650)                    |
| Net loans and receivables including at fair value through profit or loss       | 17,456,849                    | 15,221,983                  |
| (Less) : Loans and receivables designated at fair value through profit or loss | -                             | -                           |
| <b>Net loans and receivables</b>   | <b>17,456,849</b>             | <b>15,221,983</b>           |
| <b>2) Loans and receivables to Other Customers - By Product</b>                |                               |                             |
| <b>By Product - Domestic Currency</b>  |                               |                             |
| Overdrafts   | 7,311,579                     | 2,719,698                   |
| Bills of Exchange  | 1,548                         | 2,830                       |
| Short-term   | 6,306,525                     | 7,441,819                   |
| Sub Total  | 13,619,652                    | 10,164,347                  |
| <b>By Product - Foreign Currency</b>   |                               |                             |
| Overdrafts   | 1,350,694                     | 1,061,725                   |
| Bills of Exchange  | -                             | -                           |
| Short-term   | 2,581,467                     | 4,024,561                   |
| <b>Sub Total</b>   | <b>3,932,161</b>              | <b>5,086,286</b>            |
| <b>Total</b>   | <b>17,551,812</b>             | <b>15,250,633</b>           |
| <b>3) Movements in Individual and Collective Impairment during the Year</b>    |                               |                             |
| <b>Individual impairment</b>   |                               |                             |
| Opening balance  | -                             | -                           |
| Charge/(Write back) to income statement  | -                             | -                           |
| Write-off during the year  | -                             | -                           |
| Other movements  | -                             | -                           |
| Closing balance  | -                             | -                           |
| <b>Collective impairment</b>   |                               |                             |
| Opening balance at 01/01   | 28,650                        | 54,789                      |
| Charge/(Write back) to income statement  | 66,313                        | (26,139)                    |
| Other movements  |                               |                             |
| <b>Closing balance</b>   | <b>94,964</b>                 | <b>28,650</b>               |
| <b>Total</b>   | <b>94,964</b>                 | <b>28,650</b>               |
| <b>4) Due to Other Customer - By Product</b>                                   |                               |                             |
| <b>By Product - Domestic Currency</b>  |                               |                             |
| Demand deposits (current accounts)   | 6,134,226                     | 5,627,411                   |
| Savings deposits   | 946,516                       | 1,040,688                   |
| Time deposits  | 7,509,892                     | 4,198,567                   |
| Other deposits   | 190,230                       | 194,938                     |
| <b>Sub Total</b>   | <b>14,780,864</b>             | <b>11,061,604</b>           |
| <b>By Product - Foreign Currency</b>   |                               |                             |
| Demand deposits (current accounts)   | 3,222,931                     | 2,993,059                   |
| Savings deposits   | 5,505,415                     | 4,643,959                   |
| Time deposits  | 3,027,929                     | 714,611                     |
| Other deposits   | 85,159                        | 61,023                      |
| <b>Sub Total</b>   | <b>11,841,433</b>             | <b>8,412,653</b>            |
| <b>Total</b>   | <b>26,622,298</b>             | <b>19,474,257</b>           |

# ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

Rupees  
Thousands

## Current Period - 30th September 2018

|  | HFT               | Designated<br>at fair value | HTM      | Amortised<br>cost | AFS              | Hedging  | Total             |
|--|-------------------|-----------------------------|----------|-------------------|------------------|----------|-------------------|
| Cash and cash equivalents                | -                 | -                           | -        | 4,214,418         | -                | -        | 4,214,418         |
| Balances with central banks              | -                 | -                           | -        | 1,462,241         | -                | -        | 1,462,241         |
| Placements with banks                    | -                 | -                           | -        | 9,657,370         | -                | -        | 9,657,370         |
| Derivative financial instruments         | 1,572,220         | -                           | -        | -                 | -                | -        | 1,572,220         |
| Other financial assets held-for-trading  | 8,474,525         | -                           | -        | -                 | -                | -        | 8,474,525         |
| Loans and receivables to banks           | -                 | -                           | -        | -                 | -                | -        | -                 |
| Loans and receivables to other customers | -                 | -                           | -        | 17,456,849        | -                | -        | 17,456,849        |
| Financial investments                    | -                 | -                           | -        | -                 | 7,520,443        | -        | 7,520,443         |
| <b>Total financial assets</b>            | <b>10,046,745</b> | <b>-</b>                    | <b>-</b> | <b>32,790,878</b> | <b>7,520,443</b> | <b>-</b> | <b>50,358,066</b> |
| <b>LIABILITIES</b>                       |                   |                             |          |                   |                  |          |                   |
| Due to banks                             | -                 | -                           | -        | 7,145,693         | -                | -        | 7,145,693         |
| Derivative financial instruments         | 1,228,787         | -                           | -        | -                 | -                | -        | 1,228,787         |
| Due to other customers                   | -                 | -                           | -        | 26,622,298        | -                | -        | 26,622,298        |
| Other borrowings                         | -                 | -                           | -        | 56,047            | -                | -        | 56,047            |
| <b>Total financial liabilities</b>       | <b>1,228,787</b>  | <b>-</b>                    | <b>-</b> | <b>33,824,038</b> | <b>-</b>         | <b>-</b> | <b>35,052,825</b> |

## Previous Period - 31st December 2017

|  | HFT              | Designated<br>at fair value | HTM      | Amortised<br>cost | AFS              | Hedging  | Total             |
|--|------------------|-----------------------------|----------|-------------------|------------------|----------|-------------------|
| <b>ASSETS</b>                            |                  |                             |          |                   |                  |          |                   |
| Cash and cash equivalents                | -                | -                           | -        | 4,083,299         | -                | -        | 4,083,299         |
| Balances with central banks              | -                | -                           | -        | 882,714           | -                | -        | 882,714           |
| Placements with banks                    | -                | -                           | -        | 11,038,804        | -                | -        | 11,038,804        |
| Derivative financial instruments         | 709,248          | -                           | -        | -                 | -                | -        | 709,248           |
| Other financial assets held-for-trading  | 1,704,504        | -                           | -        | -                 | -                | -        | 1,704,504         |
| Loans and receivables to banks           | -                | -                           | -        | -                 | -                | -        | -                 |
| Loans and receivables to other customers | -                | -                           | -        | 15,221,983        | -                | -        | 15,221,983        |
| Financial investments                    | -                | -                           | -        | -                 | 5,195,349        | -        | 5,195,349         |
| <b>Total financial assets</b>            | <b>2,413,752</b> | <b>-</b>                    | <b>-</b> | <b>31,226,801</b> | <b>5,195,349</b> | <b>-</b> | <b>38,835,901</b> |
| <b>LIABILITIES</b>                       |                  |                             |          |                   |                  |          |                   |
| Due to banks                             | -                | -                           | -        | 4,868,953         | -                | -        | 4,868,953         |
| Derivative financial instruments         | 583,918          | -                           | -        | -                 | -                | -        | 583,918           |
| Due to other customers                   | -                | -                           | -        | 19,474,257        | -                | -        | 19,474,257        |
| Other borrowings                         | -                | -                           | -        | 220,961           | -                | -        | 220,961           |
| <b>Total financial liabilities</b>       | <b>583,918</b>   | <b>-</b>                    | <b>-</b> | <b>24,564,171</b> | <b>-</b>         | <b>-</b> | <b>25,148,089</b> |

Held for trading - HFT

Designated at fair value through profit or loss - Designated at fair value

Loans and receivables/deposits at amortised cost - Amortised cost

Held-to-maturity - HTM

Available-for-sale - AFS

Instruments of fair value and cash flow hedging - Hedging

# SELECTED PERFORMANCE INDICATORS

Rupees  
Thousands

|  | CURRENT PERIOD                | PREVIOUS PERIOD             |
|--|-------------------------------|-----------------------------|
|  | As at 30/09/18<br>(Unaudited) | As at 31/12/17<br>(Audited) |
| Common Equity Tier 1   | 12,698,482                    | 12,727,614                  |
| Tier 1 Capital   | 12,698,482                    | 12,727,614                  |
| Total Capital  | 12,786,121                    | 12,756,264                  |
| Regulatory Capital Ratios (%)  |                               |                             |
| Common Equity Tier 1 Capital Ratio (Minimum Requirement - 6.375%)      | 31.32%                        | 42.61%                      |
| Tier 1 Capital Ratio (Minimum Requirement - 7.875%)                    | 31.32%                        | 42.61%                      |
| Total Capital Ratio (Minimum Requirement - 11.875%)                    | 31.53%                        | 42.70%                      |
| Leverage Ratio (Minimum Requirement - %)                               | -                             | -                           |
| Regulatory Liquidity   |                               |                             |
| Statutory Liquid Assets (LKR'000)                                      | 35,676,073                    | 21,765,189                  |
| Statutory Liquid Assets Ratio (Minimum Requirement -20%)               |                               |                             |
| Domestic Banking Unit (%)  | 111.46%                       | 71.26%                      |
| Off-Shore Banking Unit (%)   | 133.81%                       | 92.84%                      |
| Liquidity Coverage Ratio (%) – Rupee (Minimum Requirement - 90%)       | 768.34%                       | 423.01%                     |
| Liquidity Coverage Ratio (%) – All Currency (Minimum Requirement -90%) | 261.63%                       | 185.38%                     |